

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

SHANNON L. BALOT

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:19-10914

Chapter 13

Document No.:

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**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

July 25, 2023

/s/ Ronda J. Winnecour

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RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmeccf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/09/2019 and confirmed on 11/21/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts	17,875.50
Less Refunds to Debtor	0.00
<b>TOTAL AMOUNT OF PLAN FUND</b>	<b>17,875.50</b>

Administrative Fees	
Filing Fee	0.00
Notice Fee	0.00
Attorney Fee	3,500.00
Trustee Fee	855.90
Court Ordered Automotive Insurance	0.00
<b>TOTAL ADMINISTRATIVE FEES</b>	<b>4,355.90</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
PNC BANK NA Acct: 6768		0.00	11,730.60	0.00	11,730.60
PNC BANK NA Acct: 7650		874.19	874.19	44.49	918.68
					<b>12,649.28</b>

Priority					
DANIEL P FOSTER ESQ** Acct:		0.00	0.00	0.00	0.00
SHANNON L. BALOT Acct:		0.00	0.00	0.00	0.00
FOSTER LAW OFFICES** Acct:		0.00	0.00	0.00	0.00
DANIEL P FOSTER ESQ** Acct:		3,500.00	3,500.00	0.00	0.00

\* \* \* N O N E \* \* \*

Unsecured					
CAPITAL ONE BANK (USA) NA BY AMERIC. Acct: 8316		4,767.91	98.74	0.00	98.74
JPMORGAN CHASE BANK NA S/B/M/T CH/ Acct: 3428		743.10	15.39	0.00	15.39
MIDLAND CREDIT MANAGEMENT INC Acct: 0338		1,015.41	21.03	0.00	21.03
PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 3518		6,670.40	138.14	0.00	138.14
DISCOVER BANK(*) Acct: 3333		8,384.01	173.63	0.00	173.63
ENTERPRISE RENT A CAR Acct: 2018		0.00	0.00	0.00	0.00
MIDLAND CREDIT MANAGEMENT INC Acct: 0399		1,929.93	39.97	0.00	39.97
LVNV FUNDING LLC Acct: 9395		6,136.85	127.09	0.00	127.09
PNC BANK NA		3,640.60	75.40	0.00	75.40

19-10914

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 0912				
	STARK CTY EMERG PHYSICIANS INC	292.00	6.05	0.00	6.05
	Acct: 7488				
	SYNCHRONY BANK BY AIS INFOSOURCE	2,472.49	51.21	0.00	51.21
	Acct: 6583				
	PORTFOLIO RECOVERY ASSOCIATES, LL	5,971.28	123.67	0.00	123.67
	Acct: 2895				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 6583				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	CLIENT SERVICES	0.00	0.00	0.00	0.00
	Acct:				
	MIDLAND CREDIT MANAGEMENT INC	0.00	0.00	0.00	0.00
	Acct:				
	WELTMAN WEINBERG & REIS CO LPA	0.00	0.00	0.00	0.00
	Acct:				
					870.32
<hr/>					
TOTAL PAID TO CREDITORS					
<hr/>					
TOTAL CLAIMED					
PRIORITY	0.00				
SECURED	874.19				
UNSECURED	42,023.98				

Date: 07/25/2023

/s/ Ronda J. Winnecour

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RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteevdpa.com

IN RE:  
SHANNON L. BALOT  
  
Debtor(s)  
  
Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:19-10914

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby vests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

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U.S. BANKRUPTCY JUDGE

In re:  
Shannon L. Balot  
Debtor

Case No. 19-10914-JCM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Jul 26, 2023

Form ID: pdf900

Total Noticed: 33

The following symbols are used throughout this certificate:

**Symbol**      **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2023:**

Recip ID	Recipient Name and Address
db	Shannon L. Balot, 119 East 5th Street, Oil City, PA 16301-2565
15132422	Stark County Emergency Physicians Inc., PO Box 20670, Canton, OH 44701-0670

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Jul 27 2023 08:56:40	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15120103	+ Email/Text: bncnotifications@pheaa.org	Jul 27 2023 14:02:00	American Education Service, Attn: Bankruptcy Dept, PO Box 2461, Harrisburg, PA 17105-2461
15120104	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 27 2023 08:56:30	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15124368	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 27 2023 08:56:41	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15132415	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 27 2023 08:56:32	Citi, PO Box 70166, Philadelphia, PA 19176-0166
15120107	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 27 2023 08:56:37	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15132416	+ Email/Text: mediamanagers@clientservices.com	Jul 27 2023 08:26:00	Client Services, Incorporated, 3451 Harry S. Truman Boulevard, Saint Charles, MO 63301-9816
15120108	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 27 2023 08:56:26	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15120109	Email/Text: mrdiscen@discover.com	Jul 27 2023 14:12:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
15124154	Email/Text: mrdiscen@discover.com	Jul 27 2023 14:12:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15132417	+ Email/Text: mary.e.bushyhead@ehi.com	Jul 27 2023 08:26:00	Enterprise Rent A Car, 600 Corporate Park Drive, Saint Louis, MO 63105-4211
15120110	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jul 27 2023 08:26:00	First National Bank, Attn: Bankruptcy, 4140 East State Street, Hermitage, PA 16148-3401
15120111	+ Email/Text: slucas@for-cu.com	Jul 27 2023 08:28:00	Franklin Oil Region Credit Union, 101 North 13th Street, Franklin, PA 16323-2343
15132418	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 27 2023 08:56:28	Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
15120105	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 27 2023 08:56:30	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850

District/off: 0315-1

User: auto

Page 2 of 3

Date Recd: Jul 26, 2023

Form ID: pdf900

Total Noticed: 33

15133652	+ Email/Text: RASEBN@raslg.com	Jul 27 2023 08:26:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15156366	Email/PDF: resurgentbknotifications@resurgent.com	Jul 27 2023 08:56:42	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15132419	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 27 2023 08:28:00	Midland Credit Management, 350 Camino De La Reina, San Diego, CA 92108-3007
15152772	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 27 2023 08:28:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15120113	Email/Text: Bankruptcy.Notices@pnc.com	Jul 27 2023 08:26:00	PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101
15120112	Email/Text: Bankruptcy.Notices@pnc.com	Jul 27 2023 08:26:00	PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
15158792	Email/Text: Bankruptcy.Notices@pnc.com	Jul 27 2023 08:26:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
15120115	Email/Text: Bankruptcy.Notices@pnc.com	Jul 27 2023 08:26:00	PNC Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
15149186	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 27 2023 08:56:36	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15132421	+ Email/PDF: gecsed@recoverycorp.com	Jul 27 2023 08:56:41	Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658
15120734	+ Email/PDF: ebn_ais@aisinfo.com	Jul 27 2023 08:56:31	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15120116	+ Email/PDF: gecsed@recoverycorp.com	Jul 27 2023 08:56:46	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15120117	+ Email/PDF: gecsed@recoverycorp.com	Jul 27 2023 08:56:28	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15120122	+ Email/Text: bncmail@w-legal.com	Jul 27 2023 08:27:00	Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
15132423	+ Email/Text: bankruptcydepartment@tsico.com	Jul 27 2023 08:28:00	Transworld Systems, 500 Virginia Drive, Suite 514, Fort Washington, PA 19034-2733
15120123	Email/Text: pitbk@weltman.com	Jul 27 2023 08:27:00	Weltmain, Weinberg & Reis Co., LPA, 436 7th Avenue, Suite 2500, Pittsburgh, PA 15219-1842

TOTAL: 31

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PNC BANK NATIONAL ASSOCIATION
cr	*P++	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15120106	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court; Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15132420	*+	Midland Credit Management, 350 Camino De La Reina, San Diego, CA 92108-3007
15120114	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court; Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101
15155280	*+	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15120118	*+	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15120119	*+	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15120120	*+	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15120121	*+	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 1 Undeliverable, 9 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 28, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmllawgroup.com
Daniel P. Foster	on behalf of Debtor Shannon L. Balot dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeclf@chapter13trusteewdpa.com

TOTAL: 4